

United States Bankruptcy Court  
Western District of Wisconsin

**IN RE:**  
Kitzerow, Cindy L.

Debtor(s)

Case No. 3:15-bk-13449  
Chapter 13

**CHAPTER 13 PLAN**

DEBTOR TO PAY \$104 BIWEEKLY BY WAGE ASSIGNMENT FOR FIVE YEARS FOR THE BENEFIT OF HER CREDITORS.

ATTORNEY'S FEES OF \$2,200 TO BE PAID THROUGH THE PLAN.

DEBTOR TO SURRENDER 2011 KIA SEDONA TO MEMBERS COOPERATIVE. MEMBERS COOPERATIVE TO DISPOSE OF VEHICLE IN MARKET-LIKE FASHION AND FILE AN UNSECURED CLAIM FOR WHATEVER DEFICIENCY BALANCE ENSUES.

SUMMIT CREDIT UNION SECURED WITH A LIEN ON DEBTOR'S 2007 JEEP GRAND CHEROKEE, WHICH LIEN IS UNAFFECTED BY PLAN. SUMMIT CREDIT UNION SECURED FOR \$7,950 (MARKET VALUE OF 2007 JEEP GRAND CHEROKEE), AND TO BE PAID SECURED PORTION OF DEBT WITH 5% SIMPLE ANNUAL INTEREST, AND TO RECEIVE ADEQUATE PROTECTION PAYMENTS OF \$125 MONTHLY UNTIL ALL ADMINISTRATIVE EXPENSES ARE PAID IN FULL.

BALANCE OF FUNDS TO GO TO UNSECURED CREDITORS ON PRO RATA BASIS.

Cindy Kitzrow

Cindy L. Kitzrow, November 3, 2015

M. R.

Michael J. Rynes, November 3, 2015

Attorney for Debtor